

## WHAT SERVICES DOES NELCDC OFFER?

### HOUSING COUNSELING

General first-time homebuyer education and counseling services.

### CREDIT COUNSELING

Credit improvement and maintenance. **\*\*Free credit check\*\*** ("soft" credit check that will not hurt your credit).

**Get a copy of all three of your credit reports for free!**

### FINANCIAL MANAGEMENT

Money management, expense trimming, and saving for the purchase of a home.

### BUDGET COUNSELING

Creating the optimal budget for moving closer to home ownership.

### HOME AFFORDABILITY

Analyzing income and debt. Helping you realize what you can afford.

### SERVICE CONNECTIONS

Connecting you with NELCDC Referral Partners.

## COMMUNITY IMPACT

### CITY-WIDE IMPACT

As a housing counseling agency, the North & East Lubbock CDC serves a 60-county area. Although the NELCDC was created to focus on under-developed areas of the community, the NELCDC serves all of the City of Lubbock!

### ECONOMIC DEVELOPMENT

The NELCDC developed Courtyard at King's Dominion, a thriving senior-living facility in east Lubbock; the NELCDC owns and manages a 65-lot subdivision known as King's Dominion; and in 2008, through the development of NELI, Inc., the NELCDC created the commercial development plaza known as Parkway Place Lubbock, LLC.

### PROPERTY TAX BASE

Since 2004, the NELCDC assisted 158 households in becoming first-time homebuyers. The NELCDC's work has contributed more than \$17 million to the Lubbock tax base.

### CONTACT US

p: 806.747.5937  
f: 806.747.5934

[assistant\\_nelcdc@outlook.com](mailto:assistant_nelcdc@outlook.com)

P.O. Box 3893  
Lubbock, TX 79452

1708 Crickets Ave  
Lubbock, TX 79401

[www.nelcdc.org](http://www.nelcdc.org)

[facebook.com/nelcdc](https://facebook.com/nelcdc)

[twitter.com/nelcdc\\_lubbock](https://twitter.com/nelcdc_lubbock)



**Housing Counseling Program**  
**Your Guide to Homeownership**

**Promoting. Creating. Facilitating.**

**Development in North and East Lubbock**

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## Housing Counseling Options

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### COUNSELING & EDUCATION

As a [HUD-approved housing and counseling agency](#), NELCDC offers three (3) types of financial literacy & homebuyer education services to prospective homebuyers:

- 1) Homebuyer education
- 2) One-on-one counseling
- 3) Remote counseling

The FREE **homebuyer education** workshops are taught on one Saturday monthly at the Lubbock Housing Authority, from 9am-4pm; a certificate of completion is provided to each graduate. These certificates may be accepted by programs throughout Lubbock to help first time homebuyers qualify for down payment & closing cost assistance. [Register Online!](#)

**One-on-One counseling** is a vital part of the [homebuying process](#). Counselors develop an action plan and budget, and meet with each active client at least twice a month to work the clients plan towards the intended housing goal. Credit counseling, budgeting, debt-to-income review and affordability analysis are the most fundamental parts of one-on-one counseling.

**Remote Counseling** is often taken by clients who are ready to close on a loan but the lender requires at least 3-hours of financial literacy education.

### REFERRAL PARTNERS PROGRAM

The [Referral Partners Program](#) establishes partnerships with lending institutions, builders realtors, attorneys, insurance companies, as well as other agencies. Referral partners help teach the monthly homebuyer workshops. NELCDC clients are referred to these partners as needed once clients become [mortgage-ready!](#) The referral partners offer a trustworthy and reliable resource for NELCDC clients working to become first-time homebuyers.

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## NELCDC PROPERTIES

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### KING'S DOMINION



### PARKWAY PLACE



### COURTYARD AT KING'S DOMINION



*\*Developed by NELCDC. Sold to National Church Residences*

**Our mission is to create, facilitate, and promote development in North and East Lubbock.**

## WHO ARE WE?

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### Non-Profit

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The NELCDC is a 501(c)(3) tax-exempt, charitable organization. The NELCDC was formed in 2004 by the City of Lubbock to address economic development needs in North and East Lubbock.

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### For-Profit

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The NELCDC owns, outright, the for-profit entity known as North and East Lubbock Investment, Inc. (NELI, Inc.), which owns 35% of Parkway Place Lubbock, LLC.

Approximately 80% of Parkway Place is now leased; staff continues to work towards full occupancy. The NELCDC established NELI, Inc. in 2008 as a way to allow for the pursuit and facilitation of business endeavors in North and East Lubbock.

For leasing opportunities:  
Visit: [www.nelcdc.org/parkway-place](http://www.nelcdc.org/parkway-place)  
Call: 806.747.1505